

In re: Susan Maria Cabral,
Debtor

Case No. 2:09-bk-23136-SSC
(If known)

AMENDED - SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
15017 E. Marathon Dr. Fountain Hills, AZ 85268	Fee Owner		\$ 250,000.00	\$ 235,449.00
422 N. Griffith Park Dr. Burbank, CA 91506	Fee Owner		\$ 549,000.00	\$ 665,125.00
Total >			\$ 799,000.00	

(Report also on Summary of Schedules.)

In re Susan Maria CabralCase No. 2:09-bk-23136-SSC

Debtor

(If known)

AMENDED - SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America Checking and Savings Avidia Checking Account		150.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Living room: 1 couch, 1 loveseat, 1 coffee table, 1 end table, Bedroom: Bed and Bedding, 2 nightstands, 1 dresser; Kitchen: 1 kitchen table, 4 chairs, 1 Stove/Oven, cooking utensils, dishware, pots and pans		1,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Debtor's clothing		200.00
7. Furs and jewelry.		Costume Jewelry		200.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			

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(If known)

AMENDED - SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Honda Pilot		3,300.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

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(If known)

AMENDED - SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<u>2</u> continuation sheets attached			Total >	\$ 5,350.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Susan Maria Cabral

Debtor

Case No. 2:09-bk-23136-SSC

(If known)

AMENDED SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds
\$136,875

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
15017 E. Marathon Dr. Fountain Hills, AZ 85268	ARS § 33-1101	14,551.00	250,000.00
2005 Honda Pilot	ARS § 33-1125(8)	10,000.00	3,300.00
Bank of America Checking and Savings Avidia Checking Account	ARS § 33-1126(A)(9)	150.00	150.00
Costume Jewelry	ARS § 33-1125(4)	200.00	200.00
Debtor's clothing	ARS § 33-1125(1)	200.00	200.00
Living room: 1 couch, 1 loveseat, 1 coffee table, 1 end table, Bedroom: Bed and Bedding, 2 nightstands, 1 dresser; Kitchen: 1 kitchen table, 4 chairs, 1 Stove/Oven, cooking utensils, dishware, pots and pans	ARS § 33-1123	1,500.00	1,500.00

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AMENDED SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			15017 E. Marathon Dr. Fountain Hills, AZ 85268 VALUE \$250,000.00				235,449.00	0.00
BAC Home Loan Services 450 American St. Simi Valley, CA 93065								
ACCOUNT NO.			Second Lien on Residence 422 N. Griffith Park Dr. Burbank, CA 91506 VALUE \$549,000.00				71,204.00	71,204.00
Washington Mutual Bank 3990 S. Babcock St. Melbourne, FL 32901								
ACCOUNT NO. 9083012940239			First Lien on Residence 422 N. Griffith Park Dr. Burbank, CA 91506 VALUE \$549,000.00				593,921.00	44,921.00
Washington Mutual Bank 3990 S. Babcock St. Melbourne, FL 32901								

0 continuation sheets
attached

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 900,574.00	\$ 116,125.00
\$ 900,574.00	\$ 116,125.00

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re **Susan Maria Cabral**Case No. **2:09-bk-23136-SSC**

Debtor

(If known)

AMENDED SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: single	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation	unemployed	
Name of Employer		
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

DEBTOR

SPOUSE

1. Monthly gross wages, salary, and commissions
(Prorate if not paid monthly.)\$ **0.00** \$

2. Estimate monthly overtime

\$ **0.00** \$

3. SUBTOTAL

\$ **0.00** \$

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ **0.00** \$

b. Insurance

\$ **0.00** \$

c. Union dues

\$ **0.00** \$

d. Other (Specify) _____

\$ **0.00** \$

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ **0.00** \$

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ **0.00** \$7. Regular income from operation of business or profession or farm
(Attach detailed statement)\$ **0.00** \$

8. Income from real property

\$ **0.00** \$

9. Interest and dividends

\$ **0.00** \$

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

\$ **0.00** \$11. Social security or other government assistance
(Specify) **Social Security Disability**\$ **1,350.00** \$

12. Pension or retirement income

\$ **0.00** \$

13. Other monthly income

(Specify) **Rental (CA Property)**\$ **3,000.00** \$

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ **4,350.00** \$

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ **4,350.00** \$

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ **4,350.00**

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

Client anticipates that rental income will no longer be available if CA Real estate is foreclosed upon. There is ongoing negotiation to possibly do a loan modification and therefore reaffirm or enter into a short sale to prevent a foreclosure.

In re Susan Maria Cabral

Debtor

Case No. 2:09-bk-23136-SSC
(If known)**AMENDED SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>1,784.00</u>
a. Are real estate taxes included? Yes <u>✓</u> No _____		
b. Is property insurance included? Yes <u>✓</u> No _____		
2. Utilities: a. Electricity and heating fuel	\$	<u>250.00</u>
b. Water and sewer	\$	<u>60.00</u>
c. Telephone	\$	<u>60.00</u>
d. Other <u>internet and direct tv</u>	\$	<u>130.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>220.00</u>
4. Food	\$	<u>500.00</u>
5. Clothing	\$	<u>75.00</u>
6. Laundry and dry cleaning	\$	<u>60.00</u>
7. Medical and dental expenses	\$	<u>110.00</u>
8. Transportation (not including car payments)	\$	<u>260.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>100.00</u>
10. Charitable contributions	\$	<u>100.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>0.00</u>
b. Life	\$	<u>30.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>100.00</u>
e. Other _____	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>0.00</u>
b. Other _____	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
17. Other <u>vehicle registration (\$260 yearly)</u>	\$	<u>22.00</u>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$	<u>3,861.00</u>
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19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>4,350.00</u>
b. Average monthly expenses from Line 18 above	\$	<u>3,861.00</u>
c. Monthly net income (a. minus b.)	\$	<u>489.00</u>

United States Bankruptcy Court
District of Arizona

In re **Susan Maria Cabral**,
 Debtor

Case No. **2:09-bk-23136-SSC**

Chapter **7**

AMENDED - SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 799,000.00		
B - Personal Property	YES	3	\$ 5,350.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 900,574.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	0		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	1		\$ 41,547.40	
G - Executory Contracts and Unexpired Leases	NO				
H - Codebtors	NO				
I - Current Income of Individual Debtor(s)	YES	1			\$ 4,350.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 3,861.00
TOTAL		9	\$ 804,350.00	\$ 942,121.40	